

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Shawn Sweeney  
Amy Sweeney  
Debtors

Case No. 13-02708-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db/jdb  
cr +Shawn Sweeney, Amy Sweeney, 4 Chain Circle, New Ringgold, PA 17960-9030  
+CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)  
4321180 +Bosco's/Capital One (Formerly HSBC, PO Box 703, Wood Dale, IL 60191-0703  
4383191 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
4321183 +Credit Acceptance, 25505 W Twelve Mile Rd #3000, Southfield, MI 48034-8331  
4323921 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
4339510 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
4332447 +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T Bank, Attn Bankruptcy Dept, 475 Cross Pointe Parkway, Getzville, NY 14068)  
4321191 +Patenaude & Felix, PC, 4545 Murphy Canyon Rd, San Diego, CA 92123-4363  
4321192 Toyota Financial Services, PO Box 6331, Fargo, ND 58125-6331  
4351365 US Bank N.A. as Serv fpr Toyota Financial Serv, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jul 11 2018 23:03:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
4345392 +E-mail/Text: bncmail@w-legal.com Jul 11 2018 19:05:21 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4321179 EDI: BANKAMER.COM Jul 11 2018 23:03:00 Bank Of America, P.O. Box 982235, El Paso, TX 79998-2235  
4321181 EDI: CHASE.COM Jul 11 2018 23:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4321182 +EDI: CITICORP.COM Jul 11 2018 23:03:00 Citicards, PO Box 6077, Sioux Falls, SD 57117-6077  
4321184 EDI: DISCOVER.COM Jul 11 2018 23:03:00 Discover Financial Services, PO Box 29037, Phoenix, AZ 85038-9034  
4326920 EDI: DISCOVER.COM Jul 11 2018 23:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
4321185 +EDI: RMSC.COM Jul 11 2018 23:03:00 GE Capital Retail Bank - JCP, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104  
4321186 EDI: RMSC.COM Jul 11 2018 23:03:00 GE Capital Retail Bank/Old Navy, PO Box 965004, Orlando, FL 32896-5004  
4321187 EDI: IRS.COM Jul 11 2018 23:03:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
4889694 EDI: JEFFERSONCAP.COM Jul 11 2018 23:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302  
4889695 EDI: JEFFERSONCAP.COM Jul 11 2018 23:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302  
4321188 EDI: RMSC.COM Jul 11 2018 23:03:00 Lowes/GEGRB, PO Box 965003, Orlando, FL 32896-5003  
4321189 E-mail/Text: camanagement@mtb.com Jul 11 2018 19:05:05 M&T Bank, PO Box 1288, Buffalo, NY 14240-1288  
4321190 EDI: AGFINANCE.COM Jul 11 2018 23:03:00 One Main Financial, PO Box 183172, Columbus, OH 43218-3172  
4367253 EDI: PRA.COM Jul 11 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4508871 EDI: PRA.COM Jul 11 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
4508872 EDI: PRA.COM Jul 11 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
4327775 EDI: TFSR.COM Jul 11 2018 23:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
4351364 EDI: USBANKARS.COM Jul 11 2018 23:03:00 ELAN FINANCIAL SERVICES, AS SERVICER FOR KEYBANK NA CONV NON, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229  
4321193 EDI: WFNNB.COM Jul 11 2018 23:03:00 World Financial Network Bank/Victor, Attn: Bankruptcy Dept., PO Box 18125, Columbus, OH 43218

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617)  
4680609\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, Michigan 48034)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwc-law.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas K Noonan on behalf of Debtor 2 Amy Sweeney tknesq@ptd.net, tknesqam@ptd.net  
Thomas K Noonan on behalf of Debtor 1 Shawn Sweeney tknesq@ptd.net, tknesqam@ptd.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1            **Shawn Sweeney**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2            **Amy Sweeney**  
(Spouse, if filing)    \_\_\_\_\_  
First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-2927**

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN    **xxx-xx-4434**

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **5:13-bk-02708-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn Sweeney

Amy Sweeney  
fka Amy Ringleben**By the  
court:**July 11, 2018Honorable John J. Thomas  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**